

**UNIVERSAL BANCORP**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1097511	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$428	\$428	0.2%		
Loans	\$298	\$264	-11.3%		
Construction & development	\$41	\$30	-27.2%		
Closed-end 1-4 family residential	\$79	\$75	-5.6%		
Home equity	\$4	\$4	-9.3%		
Credit card	\$0	\$0			
Other consumer	\$5	\$3	-48.1%		
Commercial & Industrial	\$29	\$24	-16.4%		
Commercial real estate	\$106	\$97	-8.5%		
Unused commitments	\$19	\$24	25.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$60	\$78	30.8%		
Asset-backed securities	\$0	\$0	-25.0%		
Other securities	\$17	\$19	7.9%		
Cash & balances due	\$21	\$28	29.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$16	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$16	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$389	\$388	-0.3%		
Deposits	\$345	\$345	0.0%		
Total other borrowings	\$43	\$39	-9.4%		
FHLB advances	\$43	\$39	-9.4%		
Equity					
Equity capital at quarter end	\$39	\$41	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.4%	--		
Tier 1 risk based capital ratio	12.4%	13.5%	--		
Total risk based capital ratio	13.7%	14.7%	--		
Return on equity <sup>1</sup>	5.7%	5.5%	--		
Return on assets <sup>1</sup>	0.5%	0.5%	--		
Net interest margin <sup>1</sup>	4.1%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	124.8%	94.4%	--		
Loss provision to net charge-offs (qtr)	33.3%	2.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.3%	5.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.9%	12.8%	0.0%	9.9%	--
Closed-end 1-4 family residential	0.8%	2.9%	0.1%	0.2%	--
Home equity	0.0%	0.0%	0.6%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	3.3%	5.4%	4.8%	0.0%	--
Commercial real estate	1.2%	0.7%	0.1%	0.0%	--
Total loans	3.6%	3.3%	0.6%	1.3%	--